

## METHOD AND APPARATUS FOR A CREDIBILITY REPORTING SYSTEM AUGMENTING AN ONLINE EXCHANGE

**Abstract:** A method and apparatus for capturing trade-action data pertaining to credibility of participants, across multiple independent electronic marketplaces, in an online business. The invention utilizes a publicly or privately accessible service provider computer program that uniquely identifies user's credentials across multiple independent marketplaces, and non-intrusively records trade action data at specific stages of the transaction. Service provider computer program correlates, and analyzes recorded trade actions, and transaction patterns to create credibility ratings that show efficiency and effectiveness of the transaction performed. Credibility ratings aid in decision making process by disclosing true intention of participants to make a successful online transaction based on earlier captured trade actions to provide uniform ratings by capturing specific set of data across multiple independent exchanges and tracking uniform transaction patterns. In one or more embodiments the invention utilizes a computer program that interfaces with an exchange computer program for the electronic marketplace to provide notification of trade actions. Service provider computer program provides validation of user and exchange credentials by using locally stored encrypted data and provides mapping to identify user across multiple independent exchanges.